

Old Age, Disability, Death

First law: 1951.

Current laws: 1972 (attendance allowance), 1974 (social security), 1978 (invalid care and disability benefits).

Type of program: Dual social insurance (social security benefits) and assistance (disability benefits) system.

Exchange rate: US\$1.00 equals 0.60 pound (£).

Coverage

Old-age and survivors' benefits: Employed persons, self-employed. Voluntary insurance for non-employed persons.

Disability benefits: All residents.

Source of Funds

Insured person: 4.2% of earnings. Self-employed, 9% of earnings. Contribution ceiling: £1,700 per month.

Employer: 4.8% of earnings.

Government: Whole cost of disability benefits.

Qualifying Conditions

Old-age pension: Age 65 for men and women except for women registered with the scheme prior to 1975 who can receive a pension at age 60. Full pension payable when a person has achieved 94% of contributions throughout their working life; pension reduced proportionately for people with short working lives.

No pension payable if proportion of full pension is less than 10%.

Disability pension: Permanent incapacity for work; payable after 1 year's ordinary sickness benefit.

Attendance allowance: Payable to severely disabled who need extra care and attention because of their disability. Paid after six months of disability.

Invalid care allowance: Paid to a person who cares for a beneficiary of attendance allowance.

Attendance allowance and invalid care allowance are subject to an income bar which stands at £37,122 per year.

Adult disablement allowance: Payable to persons who are congenitally disabled and have no contribution record.

Survivor pension: Deceased met coverage requirements for old-age pension or was pensioner at death.

Death grant: Deceased must have paid 1 year contribution.

Old-Age Benefits

Old-age pension: Full pension, £105.21 per week for single person; £174.65 for married couple.

Adjustment: Pensions adjusted annually according to changes in the earnings index.

Disability Benefits

Disability pension: £105.21 per week. Additional £69.44 per week where there is an adult dependent.

Attendance allowance: £297.50 per month.

Invalid care allowance: £203.69 per month.

Adult disablement allowance: £244.42 per month.

Adjustment: Benefits adjusted annually according to changes in the earnings index.

Survivors Benefits

Widows allowance: £126.28 per month for first year of widowhood.

Widows pension: Full pension, £105.21 per week for period after widows allowance is payable.

Widowed fathers allowance: Amount of benefit based on deceased's contributions, maximum: £105.21. Paid to husband with dependent children.

Death grant: Adult person, £420.80; child, £212.40.

Adjustment: Benefits adjusted annually according to changes in the earnings index.

Administrative Organization

Employment and Social Security Department, administration of program.

Sickness and Maternity

First law: 1951.

Current law: 1974.

Type of program: Dual social insurance (cash benefits) and universal (medical care) systems.

Coverage

Cash benefits: Employed persons, self-employed.

Medical care: All residents.

Source of Funds

Insured person: Cash benefits, see pension contributions above.

Employer: Cash benefits, see pension contributions above.

Government: Medical care, whole cost.

Qualifying Conditions

Sickness benefit: 3 months worth of contributions prior to the claim for benefit and paid contributions in the calendar quarter six months prior to the claim.

Maternity allowance: Woman must have 13 weeks contributions and have contributions in the relevant quarter which is one year prior to the expected date of confinement.

Maternity grant: Wife or husband's contribution record must show contributions for a period of 1 year.

Medical benefits: General practitioner care, 6 months residence.

Sickness and Maternity Benefits

Sickness benefit: £105.21 per week for 1 year.

Maternity allowance: £105.21 for up to 18 weeks, starting at anytime from the 11th week before confinement.

Maternity grant: Lump sum payment based on wife or husband's contribution record.

Workers' Medical Benefits

Workers' medical benefits: Medical care through the hospital, free of charge. General practitioner care, cost varies between practices, but the government subsidises each consultation by £10.00 and each prescription of pharmaceutical items only costs £1.65 per item.

Exemptions exist for low income families.

Dependents' Medical Benefits

Dependents' medical benefits: Same as for head of family.

Administrative Organization

Social Security and Health Insurance: Employment and Social Security Department.

Hospital treatment: Department of Health and Social Services.

Work Injury

First law: 1930.

Current law: 1974.

Type of program: Social insurance system.

Coverage

Employed persons, self-employed.

Source of Funds

Insured person: See pension contributions, above.

Employer: Same.

Government: Same.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: Injury benefit, £105.21 per week, plus dependent supplement of £,74.65; payable for 1 year.

Permanent Disability Benefits

Permanent disability pension: Disablement benefit, same as ordinary disability pension.

Attendance allowance: Same as general attendance allowance.

Disablement gratuity: Lump sum payment if disability resulting from accident is assessed at less than 15%.

Workers' Medical Benefits

Workers' medical benefits: Same as for ordinary sickness.

Survivors Benefits

Survivors benefits for dependents: Same as general survivors benefits, but special rules for widow's benefit.

Administrative Organization

Social insurance benefits: Employment and Social Security Department.

Hospital treatment: Department of Health and Social Services.

Source of Funds

Insured person: None.

Employer: None.

Government: Local taxes and general revenue.

Qualifying Conditions

Person must be actively seeking employment and be unemployed for reasons not of their own making.

Unemployment Benefit

Unemployment benefit: Means tested. Dependent on individual circumstances including level of rent paid. Assessed at local (parish) level.

Administrative Organization

12 individual Parish authorities, administration of program, co-ordinated by Committee of Constables.

Family Allowances

First and current law: 1972.

Type of program: Universal system.

Coverage

Residents with 1 or more children.

Source of Funds

Insured person: None.

Employer: None.

Government: Whole cost.

Qualifying Conditions

Family allowances: Child under age 16.

Family Allowances

Family allowances: Assessed on previous year's income tax return, with maximum rate being paid for children in a family whose income is less than £,6,600 in previous year.

Maximum rates: £2,397 per year for 1st child, £2,047 for 2nd child, £1,839 for subsequent children.

Administrative Organization

Employment and Social Security Department, administration of program.

Unemployment

First and current law: 1930.

Type of program: Social assistance.

Coverage

Five years' residence in Jersey.